



Serving Christ Followers to
Live and Give More Abundantly

September 30, 2025

FINANCIAL UPDATE

The Credit Union ended the 3rd quarter 2025 with \$876 million in assets. Our net worth to assets ratio was 12.68%. The YTD net income for 2025 was \$0.82 million for a return on assets (ROA) of 0.12%. The delinquency loan ratio was 0.58%. The Credit Union has \$714 million in loans, 46% of which are ministries and 54% consumers. The Credit Union continues to pay above-average dividends to members.

What makes Christian Community Credit Union a great place to save?

- Insured: The Credit Union is insured by American Share Insurance (ASI) up to \$250,000 per account.
- Capital: The Credit Union is well capitalized.
- Asset Quality: The Credit Union has low loan losses.
- Management: The Credit Union's management team is experienced and dedicated.
- Earnings: The Credit Union has good earnings and the members earn above-average rates.
- Liquidity: The Credit Union has ample liquidity to serve its members' needs.

AMERICAN SHARE INSURANCE (ASI)

American Share Insurance, (ASI), is an Ohio-based share guaranty corporation that insures savings (share accounts) on deposit with state-chartered credit unions in selected states. Currently, more than one million credit union members across America rely on ASI to protect their life savings. ASI insurance helps the Christian Community Credit Union to meet the loan needs of its members.

Founded in 1974, ASI is the nation's largest private deposit insurer for credit unions and has operated in a safe and sound manner since its incorporation. Since its establishment, no member of an ASI-insured credit union has ever lost money in an ASI-insured account.

ASI insures each account of credit union members up to \$250,000 without limitation to the number of accounts a member may have.

The Credit Union is not federally insured, and if the Credit Union fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.

For more information, call Christian Community Credit Union at 800.347.CCCU or check our website at myCCCU.com.

Our vision is to build a community of Christ followers
who transform our world through their lives and generosity.



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STATEMENT OF FINANCIAL CONDITION

		2023	2024	YTD 2025
ASSETS				
Loans to Members	\$	398,304,058	398,614,876	388,338,295
Ministry & Member Business Loans (Net)		310,609,385	324,909,868	326,013,791
Allowance for Loan Losses		(3,568,236)	(3,542,733)	(3,587,706)
Cash and Investments		104,563,340	79,133,725	123,957,125
Land, Building and Equipment (Net)		5,157,482	5,110,833	4,942,684
ASI Deposit Insurance		10,048,164	9,591,617	9,405,953
Other Assets		25,199,244	25,651,779	26,767,498
Total Assets	\$	850,313,438	839,469,965	875,837,641

LIABILITIES				
Accounts Payable	\$	554,039	696,843	606,099
Notes Payable		-	-	-
Other Liabilities		5,393,736	5,113,653	5,973,666
Total Liabilities	\$	5,947,775	5,810,495	6,579,765

MEMBER ACCOUNTS				
Savings Accounts	\$	94,867,374	95,259,372	109,351,713
Money Market Accounts		190,395,107	153,342,017	159,547,206
Share Certificates		191,225,665	226,043,186	254,379,688
Individual Retirement Accounts		29,782,852	25,679,052	27,740,174
Checking Accounts		231,529,764	223,193,261	207,176,523
Total Member Accounts	\$	737,800,762	723,516,888	758,195,305

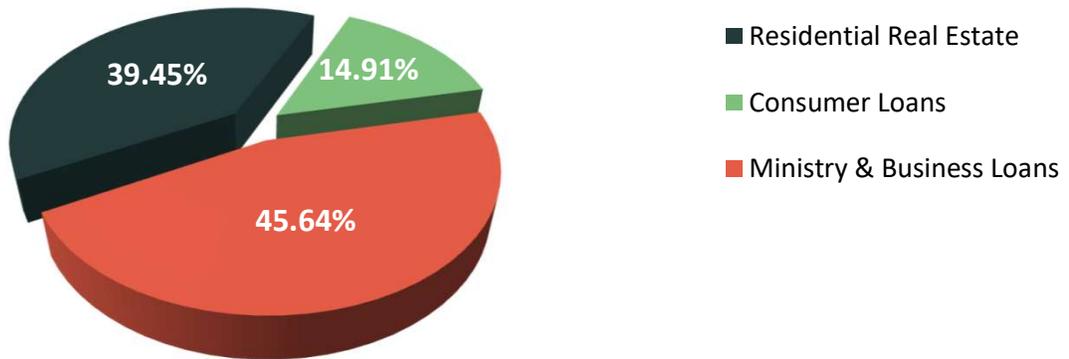
EQUITY				
Regular Reserves	\$	39,548,256	41,682,608	43,429,486
Undivided Earnings		68,075,657	68,561,186	67,633,084
Unrealized Gain/Loss Afs Security		(1,059,012)	(101,212)	-
Total Capital	\$	106,564,900	110,142,582	111,062,571
Total Liabilities, Accounts and Equity	\$	850,313,438	839,469,965	875,837,641

STATEMENT OF INCOME AND EXPENSES

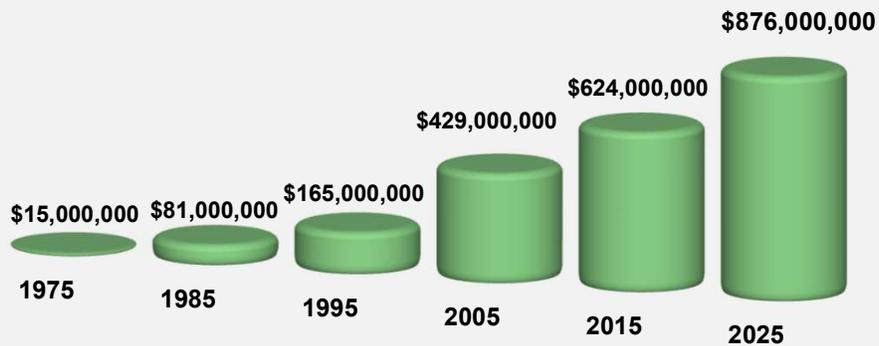
		2023	2024	YTD 2025
Income	\$	40,168,113	42,687,042	34,937,566
Operating Expenses		(28,453,657)	(29,712,237)	(24,483,650)
Non Operating Income(Expense)		(312,802)	(15,149)	(5,228)
Dividend and Interest Expense		(6,246,447)	(10,339,774)	(9,629,911)
Net to Reserves and Undivided Earnings	\$	5,155,207	2,619,882	818,776

September 30, 2025

STATEMENT OF FINANCIAL CONDITION



Growth in Assets
(Dollars)



Growth in Capital
(Dollars)

